PLAINTIFFS,

NEWREZ LLC, et al,

DEFENDANTS,

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DEPUTY CLERK

UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF CALIFORNIA

Case No.: 2:24-cv-2264-TLN-CSK

David Avila, et al

JUDICIAL NOTICE IN SUPPORT OF **PLAINTIFFS**

INTRODUCTION

Pursuant to Federal Rule of Evidence 201, PLAINTIFFS hereby requests that this Court take judicial notice of the following facts and documents in support of PLAINTIFF'S Opposition to Motion to Dismiss. Each document is a matter of public record or can be readily ascertained by certified mail tracking, and the facts therein are not subject to reasonable dispute.

FACTUAL AND PROCEDURAL BACKGROUND

This case involves allegations of wrongful foreclosure and related claims against DEFENDANTS. PLAINTIFF challenges DEFENDANTS Forced-placed insurance and

JUDICIAL NOTICE

also the standing to enforce a loan due to procedural and substantive irregularities, including issues with the assignment of the deed of trust, failure to comply with California foreclosure statutes, and the lack of verified claims. Documents referenced herein pertain directly to the central issues in this case.

REQUEST FOR JUDICIAL NOTICE

Plaintiff requests judicial notice of the following documents:

A. Certified Mail Receipts and Tracking Information

Certified mail receipt, with tracking numbers of the US post office certified mail:

7022-2410-0002-9026-3190, evidencing delivery of insurance notification sent by PLAINTIFF AVILA to Defendant SHELLPOINT MORTGAGE SERVICING.

See Exhibit 1 of ECF 1 pages 54 and 55: dated 31 January 2023, from PLAINTIFF to DEFENDANT SHELLPOINT.

Certified mail receipt dated [Date], sent from Plaintiff to Defendant JP Morgan

B. PLAINTIFF'S Exhibit B of ECF 6 Page 38 of 62 shows a copy of the original NOTE sent to the PLAINTIFFS by qualified written request in which the only signature on the page is of John Hayne. This signature indorsement is in blank. The instrument number of the original note is 502432472.

The same document had been altered after the signature of John Hayne pursuant to DEFENDANTS Exhibit 1, ECF 23-2 Page 4 of 160.

The alteration included pay to the order of without recourse Flagstar bank signed by the senior vice president and the first vice president. This was added after the blank endorsement by John Hayne showing cause of concealment and alteration violating UCC 3-406, 3-407

LEGAL BASIS FOR JUDICIAL NOTICE

Under Federal Rule of Evidence 201(b), a court may take judicial notice of facts that are not subject to reasonable dispute and are capable of accurate and ready determination by sources whose accuracy cannot reasonably be questioned. Documents such as certified mail receipts with tracking information, recorded documents in the public land records, and prior court filings fall within this category as they are verifiable and part of the public record. These documents are central to PLAINTIFF'S claims regarding the alleged wrongful foreclosure and DEFENDANTS' lack of standing.

CONCLUSION

For the foregoing reasons, Plaintiff respectfully requests that the Court take judicial notice of the above-listed documents and facts. These documents are directly relevant to Plaintiff's claims and are appropriate for judicial notice under Rule 201.

Case 2:24-cv-02264-TLN-CSK	Document 29	Filed 11/12/24	Page 4 of 1
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David-Anthony: Avila

31 January 2023

C/o 8651 Crane Road

Certified mail: 7022-2410-0002-9026-3190

Oakdale, California

Shellpoint Mortgage Servicing ISAOA / ATIMA P. O. Box 7050 Troy, MI 48007-7050



Reference:

Property address 8651 Crane Road, Oakdale, California Loan # 0579602652

Insurance notification-lack of, dated January 9, 2024.

Information from David-Anthony: Avila, a man with power of attorney from John Hayne, a man.

To Whom it man concern:

This real estate has NEVER been with out hazard insurance. I repeat, NEVER been with out hazard Insurance. The insurance agent who has provided services to the real estate from day one of ownership, David Giddings of Giddings Specialty Insurance, 901 McHenry Ave, Ste B, Modesto, California.

Please take note. Please CORRECT the accounting record crediting all charges related to your erroneous requirement for insurance coverage which has been and still is a duplicate and not a lawful charge.

Please reply as soon as possible!

mannypu,

David-Anthony: Avila

Date

Enclosed:

Exhibits: Copy of letter from Shellpoint Mortgage Services, Insurance notification-lack of, dated January 9, 2024.

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Page 1-3: Emails from Giddings to <u>ccdocs@insurancemortgagehome.com</u>, 10/12/2023, 10:55 AM and another email to <u>service@changemtg.com</u>, 10/12/2023, 11:07 AM. With evidence of insurances attached.

Pages 4-7: Evidence of current insurance coverage in the form of billing account, Travelers home policy 613376760-633-1; coverage Jan 26, 2024 to Jan 26, 2025.

Pages 8- 19: Copy of Travelers policy coverage 01/26/2023 tp 01/26/2024.

Pages 20- 23: Copy of Travelers policy coverage January 26, 2022 to January 26, 2023.

Pages 24-25: Evidence of Property Insurance forms from THE STANDARD FIRE INSURANCE COMPANY ONE OF THE TRAVELERS PROPERTY CASULTY COMPANIES, ONE TOWER SQUARE, HARTFORD, CT 06183 sent 10/12/2023 as evidence of insurance to SHELLPOINT MORTAGE SERVICING, ISOA ATIMA, P. O. BOX 7050- Travelers, coverage 01/26/2023 to 01/26/2024.

Pages 26-28: Email from Giddings Specialty Insurance to David Avila dated 1/18/2024 2:14 PM with copies of prior insurance coverages documents sent to insdocs@newreserving.com, 28 November, 2023 6:28 PM and to servicing@changemtg.com, 12 October, 2023 12:07 PM.

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B

V2 WBCD LOAN # 502432472

Borrower must pay all sums secured by this Security instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

[Sign Original Only]

MULTISTATE FIXED RATE NOTE-Single Family-Pannia Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 1:01

€ 1999-2007 Online Documents, Inc.

Page 3 of 3

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03-17-2009 10:01

調用機能 502432472

ORIGINAL NOTE-1

Case 2:24-cv-02264-TLN-CSK Document 29 Filed 11/12/24 Page 10 of 10

Case 2:24-cv-02264-TLN-CSK Document 23-2 Filed 10/28/24D Dage 4:04:160 Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums prior to the

expiration of this period, Lender may invoke any remedies permitted by this Security instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

PAY TO THE ORDER OF WITHOUT RECOURSE FLAGSTAR BANK, FSB

JEAN A. GAR TOK SENIOR WEE PRESIDENT

BY: JOHN P. WARECKL FIRST VICE PRESIDENT

[Sign Original Only]

(Seal)